



PATENT
Att'y Dkt: 12307/100109

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of: Guinan, Daniel

Group Art Unit: 3624

Serial Number: 09/575,088

Examiner: Wasylchak, S.

Filing Date: May 19, 2000

Title: Multi-Party Electronic Transactions

Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-145

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RESPONSE TO OFFICE ACTION

SIR:

The Applicant submits the following amendments and remarks in response to the Office Action mailed October 20, 2003, the one (1) month extended period for response expiring on February 20, 2004. A Petition for Extension of Time is filed concurrently herewith.

Claim Amendments begin on Page 2.

Remarks begin on Page 9.